

SUMMARY

- *An 19-year community and economic development and small business finance professional*
- *Accomplished a total estimated \$30 million in small business and community development financing*
- *Proficiencies in government/subsidy programs to support community development and small business lending*
- *Proficiencies in loan origination, underwriting, structuring, packaging, proposal and negotiations*
- *Extensive experience in business and strategic planning*
- *Experienced, successful project manager/administrator*
- *Extensive experience in public affairs and public relations*
- *Strong oral and written communications skills*

EXPERIENCE

1998 to Present U.S. Dept. of Treasury, Office of Thrift Supervision Atlanta, GA

Community Affairs Specialist

Provide expertise to the thrift industry relative to community reinvestment and fair lending. Liaison with financial institutions and with public and private community and economic development entities throughout the 8-state southeast region to facilitate investment and partnership activity. Perform marketing, public affairs and training and education functions associate with community development and affordable housing lending, small and micro business lending, urban homeownership, rural development, financial literacy and 'emerging markets' initiatives.

1989 to 1997 U.S. Small Business Administration Atlanta, GA – Jacksonville, FL

Project Manager – Atlanta One Stop Capital Shop (AOSCS) (Atlanta, GA)

Managed SBA functions of the Atlanta One Stop Capital Shop (AOSCS). Facilitated completion of financing transactions, including loan structuring and underwriting. Developed the AOSCS marketing and management plans. Developed the SBA budget and oversaw SBA expenditures.

Commercial/Economic Development Loan Officer (Jacksonville, FL)

Evaluated financial institution requests for SBA loan guarantees (*LowDOC, 7a and 504*) ranging from \$10,000 to \$750,000. Underwrote an estimated \$20.0 million in SBA guaranteed loans.

Business Development Specialist (Jacksonville, FL)

Marketed and managed delivery of certain community and economic development loan products to financial institutions and small businesses. Represented the Agency on boards of directors and advisory boards of chambers of commerce, business associations, community organizations and government bodies. Developed and successfully managed initiative to increase lending to 'minority-owned' businesses throughout a 43-county district.

1988 to 1989 UNF Small Business Development Center Jacksonville, FL

Project Manager

Managed center project providing business technical assistance to minority-owned firms.

**1987 to 1988 Rouse-Jacksonville, Inc.
Jacksonville, FL****Leasing Representative/Manager, Minority Tenant Development**

Managed minority tenant qualification and development efforts for the opening of *The Jacksonville Landing* [a festival marketplace project of Rouse-Jacksonville, Inc., an affiliate of The Rouse Company, Columbia, Maryland]. Performed feasibility analysis of tenant proposals. Facilitated tenant financing. Coordinated tenant progress through business planning, design, construction and start-up phases.

**1983 to 1987 Jacksonville Economic Development Company (JEDCO), Inc./Jacksonville
Downtown Development Authority, City of Jacksonville Jacksonville,
FL****Director, Small Business Lending/Senior Lending Officer -- JEDCO, Inc.**

Performed origination, analysis, structuring, proposal and negotiating functions to finance small business and community development projects. Successfully accomplished \$6.5 million in financing, involving government subsidy, for over 20 small business and community development projects. Developed and successfully implemented the FY 1985 and 1986 Management and Marketing Plans for the development company. Performed marketing, sales and public relations functions of the organization.

Project Manager – Jacksonville Downtown Development Authority (JDDA)

Managed certain development and redevelopment projects, including the “McCoy’s Creek Redevelopment Master Plan” and “City Parking Garage #3 Feasibility Study” projects. Issued consultant proposal solicitations, managed the selection process, negotiated contract services and fees and oversaw contract performance. Conducted public relations/affairs associate with project management and administration.

EDUCATION

B.S., Journalism and Communications, Academic Minor: Marketing (1979), University of Florida, Gainesville, FL.

PROFESSIONAL DEVELOPMENT

- *Economic Development Finance Professional Certification (1984), The National Development Council, Inc., New York, NY*
 - *Commercial Credit Analysis (1993), U.S. Small Business Administration, Washington, DC (Completed with HONORS)*
 - *Revolving Loan Funds: Design, Documentation and Administration (1999), The National Development Council, Inc., New York, NY*
 - *Reader, U.S. Department of Treasury, Community Development Financial Institution Awards (2000), Washington, DC*
 - *Affordable Housing Finance Seminar, U.S. Department of Treasury, Office of Thrift Supervision (2000), Atlanta, GA*
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